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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

ANNUAL AUDITED REPORT  
FORM X-17A-5 (A)  
PART III

OMB APPROVAL	
OMB Number:	3235-0123
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SEC FILE NUMBER
8-12911

FACING PAGE

Information Required of Brokers and Dealers Pursuant to Section 17 of the  
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder

REPORT FOR THE PERIOD BEGINNING 11/1/08 AND ENDING 12/31/08  
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER:

CREATIVE INVESTOR SERVICES INC  
ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

OFFICIAL USE ONLY
FIRM I.D. <b>SEC</b>

Mail Processing  
Section

APR 16 2009

Washington, DC  
122

4 BURRITTS LANDING  
(No. and Street)  
WESTPORT CT 06880  
(City) (State) (Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT  
WINSTON ALLEN (203) 227-4897  
(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report\*

STEPHEN T HILL PC  
(Name - if individual, state last, first, middle name)

5 EVERSLEY AVENUE NORWALK CT 06851  
(Address) (City) (State) (Zip Code)

CHECK ONE:

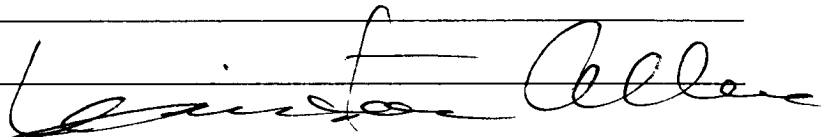
- ☒ Certified Public Accountant  
☐ Public Accountant  
☐ Accountant not resident in United States or any of its possessions.

FOR OFFICIAL USE ONLY

\*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

## OATH OR AFFIRMATION


I, WINSTON ALLEN, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of CREATIVE INVESTOR SERVICES INC, as of DECEMBER 31, 2008, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:



Signature

PRESIDENT

Title



Notary Public

my COMMISSION EXPIRES 9/30/2013

This report \*\* contains (check all applicable boxes):

- ☒ (a) Facing Page.
- ☐ (b) Statement of Financial Condition.
- ☐ (c) Statement of Income (Loss).
- ☐ (d) Statement of Changes in Financial Condition.
- ☒ (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- ☐ (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- ☐ (g) Computation of Net Capital.
- ☐ (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- ☐ (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- ☐ (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- ☐ (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- ☒ (l) An Oath or Affirmation.
- ☐ (m) A copy of the SIPC Supplemental Report.
- ☒ (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

**\*\*For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).**

**Stephen T. Hill, P.C.**  
CERTIFIED PUBLIC ACCOUNTANT  
5 Eversley Avenue  
Suite 206  
Norwalk, CT 06851  
Tel: (203) 838-5025 • Fax: (203) 855-9418

**Addendum to the Audited Financial Statement of  
Creative Investor, Inc.  
4 Burritts Landing  
Westport, CT 06880**

In response to FINRA correspondence dated March 16, 2009 , please note the following:

- Attached per your request is the Independent Auditor's Report on Internal Control over Financial Reporting as of and for the year ending December 31, 2008.
- There are no material inadequacies found to exist or found to have existed since the date of the previous audit. Therefore, there are no corrective action taken or proposed.
- There is no material difference in the reconciliation in the Audited computation of Net Capital and the broker / dealers corresponding Unaudited computation on form X-17A-5 Part IIA Focus Report.
- Attached per your request is the Statement of Changes in Stockholder's Equity for the year ended December 31, 2008.

It is my belief that this additional submission satisfies the request for additional information as noted in your communication

Sincerely,



Stephen T. Hill, CPA  
March 29, 2009



Financial Industry Regulatory Authority

BY CERTIFIED MAIL - NO. 7004 2890 0004 6309 0338

March 16, 2009

Winston E. Allen, President  
Creative Investor Services, Inc.  
4 Burritts Landing N.  
Westport, CT 06880

RE: Creative Investor Services, Inc.

Dear Mr. Allen:

This acknowledges receipt of your December 31, 2008 annual filing of audited financial statements made pursuant to U.S. Securities and Exchange Commission (SEC) Rule 17a-5(d) (the Rule). The report as submitted appears deficient in that it did not contain the following:

- ✓ 1. Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietor's Capital.
- ✓ 2. A reconciliation, including appropriate explanations, of the audited Computation of Net Capital and the broker-dealer's corresponding Unaudited Part II or Pat IIA, if material differences existed, or if no material differences existed, a statement so stating SEC Rule 17a-5(d)(4).
- ✓ 3. A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit or if none existed, a statement so stating.
- ✓ 4. Independent Auditor's Report on Internal Accounting Control.

Based on the above, your filing does not comply with the requirements of the Rule. The text of the Rule is reproduced in the *FINRA Manual* under the section titled *SEC Rules*. We urge you to review the Rule with your independent accountant.

Pursuant to the provisions of FINRA Rule 8210, we request that you send one copy of each item listed above to this office and to the appropriate SEC regional or district office, and two copies to the SEC Washington, D.C. office. Your submissions must include a new completed Form X-17A-5 Part III Facing Page, a copy of which is enclosed for your convenience.

Please respond to this matter by March 30, 2009. Questions may be addressed to George Malley, Principal Examiner at (617) 532-3486.

Sincerely,

A handwritten signature in black ink, appearing to read "Frank T. Kotopoulos".

Frank T. Kotopoulos  
Examination Manager  
FTK/bmd

Enclosure: Form X-17A-5 Part III Facing Page

cc: Andrew Caverly, Assistant Regional Director  
Securities and Exchange Commission

Steven T. Hill PC  
5 Eversley Avenue, Suite 206  
Norwalk, CT 06851

Investor protection. Market integrity.

Boston District Office  
99 High Street - Suite 900  
Boston, MA  
02110

t 617 532 3400  
f 617 451 3524  
www.finra.org

**Stephen T. Hill, P.C.**  
CERTIFIED PUBLIC ACCOUNTANT  
5 Eversley Avenue  
Suite 206  
Norwalk, CT 06851  
Tel: (203) 838-5025 • Fax: (203) 855-9418

## Independent Auditor's Report on Internal Control over Financial Reporting

To the management  
Creative Investors Services, Inc.  
Westport, CT 06880

I have audited the basic financial statements of Creative Investors Services, Inc., as of and for the year ended December 31, 2008, and have issued my report thereon dated February 24, 2009. I conducted my audit in accordance with generally accepted auditing standards established by the American Institute of Certified Public Accountants.

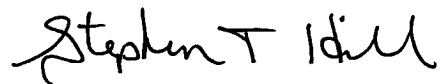
In planning and performing my audit, I considered the Company's internal control over financial reporting as a basis for designing my auditing procedures for the purpose of expressing my opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over financial reporting. Accordingly, I do not express an opinion on the effectiveness of the Company's internal control over financial reporting.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the Company's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the Company's financial statements that is more than inconsequential will not be prevented or detected by the Company's internal control.

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by the Company's internal control.

My consideration of the internal control over financial reporting was for the limited purpose described in the second paragraph and would not necessarily identify all deficiencies in the internal that might be significant deficiencies and, accordingly, would not necessarily disclose all significant deficiencies that are also considered to be material weaknesses. I did not identify any deficiencies in internal control over financial reporting that I consider to be material weaknesses, as defined above.

This report is intended solely for the information and use of management, Federal and State regulatory agencies and is not intended to be and should not be used by anyone other than those specified parties.

A handwritten signature in black ink, reading "Stephen T Hill". The signature is written in a cursive, flowing style with a large initial 'S' and a distinct 'H'.

February 24, 2009

CREATIVE INVESTOR SERVICES, INC  
STATEMENT OF CHANGES IN STOCKHOLDER'S EQUITY  
YEAR ENDED DECEMBER 31, 2008

	COMMON STOCK	PAID IN CAPITAL	RETAINED EARNINGS
BALANCE AT JANUARY 1, 2008	\$ 1,000	\$ -0-	\$ 11,433
CAPITAL CONTRIBUTED	-0-	250	-0-
NET INCOME	-0-	-0-	3,319
WITHDRAWALS OF PREVIOUSLY TAXED INCOME	-0-	-0-	<8,653>
	<hr/>	<hr/>	<hr/>
BALANCE AT DECEMBER 31, 2008	<u>\$ 1,000</u>	<u>\$ 250</u>	<u>\$ 6,099</u>

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE  
FINANCIAL STATEMENTS